

**Information to identify the case:**

Debtor 1	<u>Sandra E Duran</u>	Social Security number or ITIN	<b>xxx-xx-3912</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>District of New Jersey</b>			
Case number: <b>13-34181-ABA</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Sandra E Duran  
aka Sandra E Rodriguez

3/13/17

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 5**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Sandra E Duran  
 Debtor

Case No. 13-34181-ABA  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 3180W

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 Total Noticed: 68

Date Rcvd: Mar 13, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 15, 2017.

db +Sandra E Duran, 2929 London Ln, Vineland, NJ 08361-7528  
 cr +Freedom Mortgage Corporation, Attention: Bankruptcy Department, 10500 Kincaid Drive, Fishers, IN 46037-9764  
 514421291 +ALTAIR OH XIII, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 514329974 Best Buy, P.O. Box 71106, Charlotte, NJ 28272-1106  
 514329975 Bill Me Later, P.O. Box 105658, Atlanta, GA 30348-5658  
 514329976 Boscovs, P.O. Box 71106, Charlottto, NC 28272-1106  
 514533291 +CAPITAL ONE, N.A., PO Box 12907, Norfolk, VA 23541-0907  
 514329989 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
 (address filed with court: Home Depot, P.O. Box 182676, Columbus, OH 43218-2676)  
 514329977 +Cabela's Club, P.O. Box 82519, Lincoln, NE 68501-2519  
 514329979 +Celar Federal Savings, 425 Phillips Blvd, Ewing, NJ 08618-1430  
 516346957 +Freedom Mortgage Corporation, Attention: Cash Management, 10500 Kincaid Drive, Fishers, IN 46037-9764  
 516346958 +Freedom Mortgage Corporation, Attention: Cash Management, 10500 Kincaid Drive, Fishers, IN 46037, Freedom Mortgage Corporation, Attention: Cash Management 46037-9764  
 514329988 Gulf, P.O. Box 1337, Philadelphia, PA 19101-3337  
 514559575 +HomeBridge Financial Services, Cenlar, FSB, Attn: Payment Processing, 425 Phillips Boulevard, Ewing, NJ 08618-1430  
 514329997 +Susquehanna Bank, 1748 South Lincoln Ave, Vineland, NJ 08361-6643  
 514330001 Vivint Inc, 62992 Collection Drive, Chicago, IL 60693-0629  
 514538607 WORLD'S FOREMOST BANK, CABELA'S CLUB VISA, PO BOX 82609, LINCOLN, NE 68501-2609  
 514330003 Zales, P. O. Box, Columbus, OH 53218-3015

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 13 2017 23:49:40 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Mar 13 2017 23:49:36 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 514329971 EDI: AMEREXPR.COM Mar 13 2017 23:08:00 American Express, P.O. Box 1270, Newark, NJ 07101-1270  
 514454580 EDI: BECKLEE.COM Mar 13 2017 23:08:00 American Express Centurion Bank, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
 514329972 EDI: BANKAMER.COM Mar 13 2017 23:08:00 Bank Of America, P.O. Box 982235, El Paso, TX 79998  
 514329973 +EDI: TSYS2.COM Mar 13 2017 23:08:00 Barclays Bank Delaware, P.O. Box 8803, Wilmington, DE 19899-8803  
 514329978 EDI: CAPITALONE.COM Mar 13 2017 23:08:00 Capital One Bank USA, P.O. Box 71083, Charlotte, NC 28272-1083  
 514471571 EDI: BL-BECKET.COM Mar 13 2017 23:13:00 Capital One, N.A., c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
 514329980 EDI: CHASE.COM Mar 13 2017 23:13:00 Chase, P.O. Box 15153, Wilmington, DE 19886-5153  
 514329981 +EDI: CITICORP.COM Mar 13 2017 23:08:00 Citi, P.O. Box 6500, Sioux Falls, SD 57117-6500  
 514526314 +EDI: CITICORP.COM Mar 13 2017 23:08:00 Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0493  
 514329982 EDI: DISCOVER.COM Mar 13 2017 23:08:00 Discover, P.O. Box 71084, Charlortte, NC 28272-1084  
 514340177 EDI: DISCOVER.COM Mar 13 2017 23:08:00 Discover Bank, DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025  
 514329983 EDI: RMSC.COM Mar 13 2017 23:08:00 Ge Capital Retail Bank/Dicks, P.O. Box 960012, Orlando, FL 32896-0012  
 514329984 EDI: RMSC.COM Mar 13 2017 23:08:00 Ge Capital Retail Bank/JCP, P.O. Box 960090, Orlando, FL 32896-0090  
 514329985 +EDI: RMSC.COM Mar 13 2017 23:08:00 Ge Capital Retail Bank/Paypal, P.O. Box 960080, Orlando, FL 32896-0080  
 514329986 EDI: RMSC.COM Mar 13 2017 23:08:00 Ge Capital Retail Bank/Sony Financial, P.O. Box 960061, Orlando, FL 32896-0061  
 514329987 EDI: RMSC.COM Mar 13 2017 23:08:00 Ge Capital Retail Bank/TJX Rewards, P.O. Box 530948, Atlanta, GA 30353-0948  
 515855452 E-mail/Text: Bankruptcy@homebridge.com Mar 13 2017 23:50:35 HomeBridge Financial Services, Inc., P.O.Box 100051, Kennesaw, GA 30156-9202, HomeBridge Financial Services, Inc., P.O.Box 100051, Kennesaw, GA 30156-9202  
 515855451 E-mail/Text: Bankruptcy@homebridge.com Mar 13 2017 23:50:35 HomeBridge Financial Services, Inc., P.O.Box 100051, Kennesaw, GA 30156-9202  
 514329990 E-mail/Text: ebnsterling@weltman.com Mar 13 2017 23:49:23 Kay Jewelers, P.O. Box 740425, Cincinnati, OH 45274-0425  
 514329991 +EDI: CBSKOHL.COM Mar 13 2017 23:08:00 Kohls, P.O. Box 2983, Milwaukee, WI 53201-2983  
 516462418 EDI: RESURGENT.COM Mar 13 2017 23:13:00 LVNV Funding LLC, C/O Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587, LVNV Funding LLC, C/O Resurgent Capital, P.O. Box 10587, Greenville, SC 29603-0587  
 516462417 EDI: RESURGENT.COM Mar 13 2017 23:13:00 LVNV Funding LLC, C/O Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587

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Form ID: 3180W

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Total Noticed: 68

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

514559864 EDI: RESURGENT.COM Mar 13 2017 23:13:00 LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

514329992 EDI: RMSC.COM Mar 13 2017 23:08:00 Lowe's, P.O. Box 530914, Atlanta, GA 30353-0914

514329993 EDI: RMSC.COM Mar 13 2017 23:08:00 Old Navy, P.O. Box 530942, Atlanta, GA 30353-0942

515978486 EDI: PRA.COM Mar 13 2017 23:08:00 Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541

515978487 EDI: PRA.COM Mar 13 2017 23:08:00 Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541

514535913 EDI: PRA.COM Mar 13 2017 23:08:00 Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541

514549859 EDI: PRA.COM Mar 13 2017 23:08:00 Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541

514551391 EDI: PRA.COM Mar 13 2017 23:08:00 Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541

514549829 EDI: PRA.COM Mar 13 2017 23:08:00 Portfolio Recovery Associates, LLC, c/o Lowes, PO Box 41067, Norfolk, VA 23541

514551297 EDI: PRA.COM Mar 13 2017 23:08:00 Portfolio Recovery Associates, LLC, c/o Old Navy, PO Box 41067, Norfolk, VA 23541

514535945 EDI: PRA.COM Mar 13 2017 23:08:00 Portfolio Recovery Associates, LLC, c/o Paypal Smart Connect, PO Box 41067, Norfolk, VA 23541

514535920 EDI: PRA.COM Mar 13 2017 23:08:00 Portfolio Recovery Associates, LLC, c/o Qcard, PO Box 41067, Norfolk, VA 23541

514571746 EDI: PRA.COM Mar 13 2017 23:08:00 Portfolio Recovery Associates, LLC, c/o Sony, PO Box 41067, Norfolk, VA 23541

514549909 EDI: PRA.COM Mar 13 2017 23:08:00 Portfolio Recovery Associates, LLC, c/o Tjx Rewards Platinum Mastercard, PO Box 41067, Norfolk, VA 23541

514536042 EDI: PRA.COM Mar 13 2017 23:08:00 Portfolio Recovery Associates, LLC, c/o Walmart Discover Card, PO Box 41067, Norfolk, VA 23541

514784344 +EDI: PRA.COM Mar 13 2017 23:08:00 PRA Receivables Management, LLC, PO Box 41067, Norfolk, VA 23541

514784343 +EDI: PRA.COM Mar 13 2017 23:08:00 PRA Receivables Management, LLC, PO Box 41067, Norfolk, VA 23541-1067

514406074 EDI: Q3G.COM Mar 13 2017 23:08:00 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788

514365704 EDI: Q3G.COM Mar 13 2017 23:08:00 Quantum3 Group LLC as agent for, Sterling Jewelers Inc, PO Box 788, Kirkland, WA 98083-0788

514447493 EDI: Q3G.COM Mar 13 2017 23:08:00 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788

514329994 EDI: RMSC.COM Mar 13 2017 23:08:00 Qvc, P.O. Box 530905, Atlanta, GA 30353-0905

514329996 EDI: SEARS.COM Mar 13 2017 23:08:00 Sears, P.O. Box 183081, Columbus, OH 43218-3081

514329995 EDI: SEARS.COM Mar 13 2017 23:08:00 Sears, P.O. Box 183082, Columbus, OH 43218-3082

514329999 EDI: USBANKARS.COM Mar 13 2017 23:13:00 U.S. Bank, P.O. Box 790408, St Louis, MO 63179-0408

514330000 EDI: WFNNB.COM Mar 13 2017 23:08:00 Victoria Secret, P.O. Box 659728, San Antonio, TX 78265-9728

514330002 EDI: RMSC.COM Mar 13 2017 23:08:00 Walmart Discover Card, P.O. Box 960024, Orlando, FL 32896-0024

TOTAL: 50

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

1m ##+Real Estate Mortgage Network, Inc., 499 Thornall Street, Second Floor, Edison, NJ 08837-2267

514561164 ##+Susquehanna Bank, PO Box 639, Maugansville, MD 21767-0639

514329998 ##Tractor Supply Credit Plan, P.O. Box 183015, Columbus, OH 43218-3015

TOTALS: 0, \* 0, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 15, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 13, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Real Estate Mortgage Network, Inc.  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Donna L. Wenzel on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Joshua I. Goldman on behalf of Loss Mitigation Real Estate Mortgage Network, Inc.  
jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com  
Joshua I. Goldman on behalf of Creditor Real Estate Mortgage Network, Inc.  
jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com  
Robert P. Saltzman on behalf of Creditor Freedom Mortgage Corporation dnj@pbslaw.org  
Seymour Wasserstrum on behalf of Debtor Sandra E Duran mylawyer7@aol.com, ecf@seymourlaw.net  
TOTAL: 8